

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW MEXICO**

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Case Title: Julie R Stuart

Case Number: 05-15461

Document Information

Description: Order Discharging Debtor Julie R Stuart

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Filer Information

Submitted By: Conversion of Data from ACE legacy system

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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW MEXICO**

IN RE:
DEBTOR(S):
Julie R Stuart , SSN xxx-xx-9093

CASE NO.: 7 - 05 - 15461 - MA
CHAPTER: 7
DEBTOR(S) ADDRESS:
Box 3655 Hwy 41
Stanley, NM 87056

**DISCHARGE OF DEBTOR(S)
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (Bankruptcy Code).

Within four days of the date noted below copies of this document were mailed to the parties shown on the mailing list attached to the original of this document on file with the clerk.

BY THE COURT

Mark B. McFeeley
U.S. Bankruptcy Judge

Doc.No. 10-1

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debts existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 1084-1
Case: 05-15461

User: root
Form ID: 187

Page 1 of 1
Total Served: 13

Date Rcvd: Oct 31, 2005

The following entities were served by first class mail on Nov 02, 2005.

db	+Stuart, Julie R,	Box 3655 Hwy 41,	Stanley, NM 87035-3655
tr	Bloom, Linda S.,	PO Box 218,	Albuquerque, NM 87103-0218
2152002	Asset Acceptance Llc,	P.O. Box 2036,	Warren, MI 48090-2036
2152003	+Capital One Bank,	11013 W Broad St,	Glen Allen, VA 23060-5937
2152004	Chase-Circuit City,	P.O. Box 10019,	Kennesaw, GA 30156
2152005	+Foleys Department Store,	P.O. Box 8085,	Lorain, OH 44055-8085
2152006	+GEMB/Montgomery Wards,	P.O. 981400,	El Paso, TX 79998-1400
2152001	NM Taxation & Revenue Department,	PO Box 8575,	Albuquerque, New Mexico 87198-8575
2152007	Target National Bank,	P.O. Box 59317,	Minneapolis, MN 55459-0317
2152008	+The Limited,	P.O. Box 337001,	Denver, CO 80233-7001
2152000	United States Trustee,	PO Box 608,	Albuquerque, NM 87103-0608
2152009	+Wells Fargo Auto Finance,	1250 Montego,	Walnut Creek, CA 94598-2875
2164718	Wells Fargo Bank,	c/o Atty Paul M. Kienzle III,	Box 587, Albuquerque, NM 87103-0587

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2005

Signature:

